

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
 Stephen Joseph Latshaw
 Debtor

Case No. 16-18454-elf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 25

Date Rcvd: Mar 31, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 02, 2017.

db	Stephen Joseph Latshaw, 11 S. Hellertown Ave., Quakertown, PA 18951-1727
13833223	Best Buy, PO Box 790441, Saint Louis, MO 63179-0441
13833225	Chase, PO Box 78420, Phoenix, AZ 85062-8420
13833229	Lehigh Valley Physicians Group, 1250 S Cedar Crest Blvd, Allentown, PA 18103-6224
13833231	PSECU, 3839 Green Pond Rd, Bethlehem, PA 18020-7568
13833234	ST. Luke's Hospital, PO Box 8500, Philadelphia, PA 19178-8500
13833233	Sears Credit Cards, PO Box 9001055, Louisville, KY 40290-1055
13833236	Tri County Area Federal Credit Union, 1550 Medical Dr, Pottstown, PA 19464-3225
13833237	Tru Mark Financial, PO Box 1329, Fort Washington, PA 19034-8329

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QRHHOLBER.COM Apr 01 2017 01:48:00 ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	E-mail/Text: bankruptcy@phila.gov Apr 01 2017 01:56:43 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 01 2017 01:56:10 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 01 2017 01:56:24 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13833222	EDI: AMEREXPR.COM Apr 01 2017 01:48:00 American Express, PO Box 297858, Fort Lauderdale, FL 33329-7858
13836205	EDI: BECKLEE.COM Apr 01 2017 01:48:00 American Express Bank FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13833224	EDI: CAPITALONE.COM Apr 01 2017 01:48:00 Capital One Bank (USA), N.A., PO Box 30285, Salt Lake City, UT 84130-0285
13833225	E-mail/Text: cst.bankruptcy@chase.com Apr 01 2017 01:56:57 Chase, PO Box 78420, Phoenix, AZ 85062-8420
13833226	EDI: DISCOVER.COM Apr 01 2017 01:48:00 Discover Bank, PO Box 3008, New Albany, OH 43054-3008
13833227	EDI: WFNNB.COM Apr 01 2017 01:48:00 HSN, Comenity Capital Bank, PO Box 659707, San Antonio, TX 78265-9707
13833228	EDI: CBSKOHLS.COM Apr 01 2017 01:48:00 Kohls, PO Box 2983, Milwaukee, WI 53201-2983
13833230	EDI: RMSC.COM Apr 01 2017 01:48:00 Old Navy, PO Box 965046, Orlando, FL 32896-5046
13833232	EDI: RMSC.COM Apr 01 2017 01:48:00 Q Card, Synchrony Bank, PO Box 530905, Atlanta, GA 30353-0905
13833235	EDI: WTRRNBNB.COM Apr 01 2017 01:48:00 Target Card Services, P.O. Box 660170, Dallas, TX 75266-0170
13833238	EDI: RMSC.COM Apr 01 2017 01:48:00 Wal-Mart, P.O. Box 530927, Atlanta, GA 30353-0927
13833239	EDI: WFFC.COM Apr 01 2017 01:48:00 Wells Fargo Dealer Services, PO Box 17900, Denver, CO 80217-0900
13833240	EDI: WFFC.COM Apr 01 2017 01:48:00 Wells Fargo Health Adv., PO Box 660553, Dallas, TX 75266-0553

TOTAL: 17

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 02, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0313-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 25

Date Rcvd: Mar 31, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 30, 2017 at the address(es) listed below:

KEVIN K. KERCHER on behalf of Debtor Stephen Joseph Latshaw kevinkk@kercherlaw.com
MATTEO SAMUEL WEINER on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
bkgroup@kmllawgroup.com
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.epiqsystems.com
THOMAS I. PULEO on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG on behalf of Creditor Wells Fargo Bank, N.A. d/b/a Wells Fargo Dealer Services mortonlaw.bcraig@verizon.net, mhazlett@mortoncraig.com

TOTAL: 6

Information to identify the case:

Debtor 1 **Stephen Joseph Latshaw**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1119**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **16-18454-elf**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Stephen Joseph Latshaw

3/30/17

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.